

Information to identify the case:

Debtor 1	<u>Jo Ann Gray</u>	Social Security number or ITIN	xxx-xx-8056
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-14650-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jo Ann Gray
aka Jo Ann R. Gray

7/12/23

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jo Ann Gray
Debtor

Case No. 18-14650-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Jul 12, 2023

Form ID: 3180W

Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2023:

Recip ID	Recipient Name and Address
db	+ Jo Ann Gray, 1712 Rev JJ Walters Avenue, Atlantic City, NJ 08401-2171
cr	+ City of Atlantic City, Trenk, DiPasquale, et al., 347 Mt. Pleasant Avenue, Suite 300, West Orange, NJ 07052-2730
517378893	+ City of Atlantic City, Office of the Tax Collector, 1301 Bacharach Blvd, Rm 125-126, Atlantic City, NJ 08401-4601
518761532	+ MidFirst Bank, Denise Carlon, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
517378897	+ Mr. Cooper, c/o Shapiro & Denardo, LLC, 14000 Commerce Parkway, Suite B, Mount Laurel, NJ 08054-2242
517477859	+ The City of Atlantic City, Attn Richard D. Trenk, Esq., 347 Mt. Pleasant Avenue, Suite 300, West Orange, NJ 07052-2730

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 12 2023 20:55:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 12 2023 20:55:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Jul 12 2023 20:55:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, RAS Citron, LLC, 130 Clifton Road, Suite 202, Fairfield, NJ 07004-2927
517378894	EDI: WFNNB.COM	Jul 13 2023 00:46:00	Comentity-Roamans, PO Box 659728, San Antonio, TX 78265-9728
517378895	EDI: WFNNB.COM	Jul 13 2023 00:46:00	Comentity-Woman Within, PO Box 659728, San Antonio, TX 78265-9728
517378896	EDI: CITICORP.COM	Jul 13 2023 00:46:00	Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
518779549	+ EDI: AISMIDFIRST	Jul 13 2023 00:46:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051
518779548	+ EDI: AISMIDFIRST	Jul 13 2023 00:46:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
517517243	Email/Text: nsm_bk_notices@mrcooper.com	Jul 12 2023 20:55:00	Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741
517513442	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 12 2023 20:55:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, Bankruptcy Department, PO Box 619094, Dallas, Texas 75261-9094
517436198	EDI: AGFINANCE.COM	Jul 13 2023 00:46:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
517378898	+ EDI: AGFINANCE.COM	Jul 13 2023 00:46:00	OneMain, PO BOX 742536, Cincinnati, OH 45274-2536
517475447	EDI: Q3G.COM		

District/off: 0312-1

User: admin

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		Jul 13 2023 00:46:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517527193	EDI: Q3G.COM		
		Jul 13 2023 00:46:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517447056	+ Email/Text: enotifications@santanderconsumerusa.com		
		Jul 12 2023 20:56:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
517378899	+ Email/Text: enotifications@santanderconsumerusa.com		
		Jul 12 2023 20:56:00	Santander, 5201 Rufe Snow Drive North, North Richland Hills, TX 76180-6036
517448626	+ Email/Text: enotifications@santanderconsumerusa.com		
		Jul 12 2023 20:56:00	Santander Consumer USA, Inc., PO Box 961245, Fort Worth, TX 76161-0244
517378900	EDI: RMSC.COM		
		Jul 13 2023 00:46:00	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
517380475	+ EDI: RMSC.COM		
		Jul 13 2023 00:46:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517378901	EDI: RMSC.COM		
		Jul 13 2023 00:46:00	Synchrony Bank/JCP, PO Box 960090, Orlando, FL 32896-0090
517462186	EDI: WFFC2		
		Jul 13 2023 00:46:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517378902	EDI: WFFC2		
		Jul 13 2023 00:46:00	Wells Fargo National Bank, PO Box 71118, Charlotte, NC 28272-1118

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517381150		Bernice Marshall-Matthews
517514616	*+	Nationstar Mortgage LLC d/b/a Mr. Cooper, Bankruptcy Department, PO Box 619094, Dallas, Texas 75261-9094

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	

District/off: 0312-1

User: admin

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on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER ewassall@logs.com
njbankruptcynotifications@logs.com;logsecf@logs.com

Harold N. Kaplan

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper hkaplan@rasnj.com kimwilson@raslg.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Jane L. McDonald

on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com

Jeffrey E. Jenkins

on behalf of Debtor Jo Ann Gray mail@jenkinsclayman.com JenkinsClayman@jubileebk.net

Joao Ferreira Magalhaes

on behalf of Creditor City of Atlantic City jmagalhaes@connellfoley.com

Joshua H. Raymond

on behalf of Creditor City of Atlantic City jraymond@msbnj.com

Laura M. Egerman

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER laura.egerman@mccalla.com
bkyecf@rasflaw.com;legerman@raslg.com

Lauren Bielskie

on behalf of U.S. Trustee U.S. Trustee lauren.bielskie@usdoj.gov

Rhondi L. Schwartz

on behalf of Debtor Jo Ann Gray mail@jenkinsclayman.com

Richard D. Trenk

on behalf of Creditor City of Atlantic City rtrenk@trenkisabel.law cdeangelis@trenkisabel.law

Stephanie F. Ritigstein

on behalf of Debtor Jo Ann Gray mail@jenkinsclayman.com kevin@jenkinsclayman.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 15